

SINCE YOU CARE

A Series of Guides from MetLife in Cooperation with the National Alliance for Caregiving

Medications and the Older Adult

About the Subject

Medications are probably the single most important means that health care professionals have at their disposal to help prevent illness, disability and death in the geriatric population. When used correctly, prescribed or over-the-counter medications can greatly improve the health and independence of older Americans. As the number of older adults continues to rise, so do the number of medications used.

For many older Americans, using multiple medications at the same time is a necessary part of life. They use drugs to manage such chronic conditions as heart disease, lung disease, arthritis, pain and depression.

When medicines are taken correctly, they often offer the



MetLife

Caregivers face many challenges as they search for information and make decisions about how best to provide care to their loved ones. To help meet their needs,

MetLife offers SinceYouCare® — a series of guides which provide practical suggestions and useful tools on a variety of specific care-related products.

best hope for longer and better lives for those with chronic illnesses. However, the use of several prescriptions and over-the-counter (OTC) medications, including herbal supplements, combined with the many normal changes in an aging body, increases the chance of an adverse reaction to drugs for the older person. Serious health problems, disability and even death can result.

Almost 25% of all admissions to nursing homes and hospitals are related to adverse reactions to medications experienced by older adults. While people age 65 and older account for about 14% of the population, they take over one third of all prescription drugs dispensed each year.¹ A survey of individuals aged 65 and older who are living at home showed that more than 90% take at least 1 medication per week, with 40% taking 5 or more different medications per week and 12% taking 10 or more.²

For many reasons older adults are at a greater risk for problems related to medications. Changes in the body as one ages may affect the way medications are absorbed in the bloodstream, react in the body organs, and are eliminated from the body. Additionally, since older adults

often take multiple medications and may have several medical problems, there is a greater chance for adverse reactions from medications. Medications may interact with one another or with foods or beverages and cause problems. A medication taken to help one medical condition may have a side effect that worsens another. There may be problems if errors are made in the amount of medication an individual takes or the times he or she takes them, since these errors can affect how much medication is absorbed and how long the drug stays in the body.

Some medications have been known to cause depression. Such symptoms as change in mood, energy, attitude and memory can be the first signs that a drug is not working correctly. Symptoms such as drowsiness, confusion and loss of coordination can also be adverse reactions that may lead to an increased risk for falls, auto accidents and loss of ability to function independently.

Things You Need to Know

Types of Medications

- Prescription medications are those medications that require

a prescription (written order) from a physician. These medications must be obtained through a licensed pharmacist. Generic prescription medications are products the Food and Drug Administration has judged to be equal to the name brand product. Often they are less expensive than name brands, and may be substituted for the name brand if approved by the doctor and/or pharmacist.

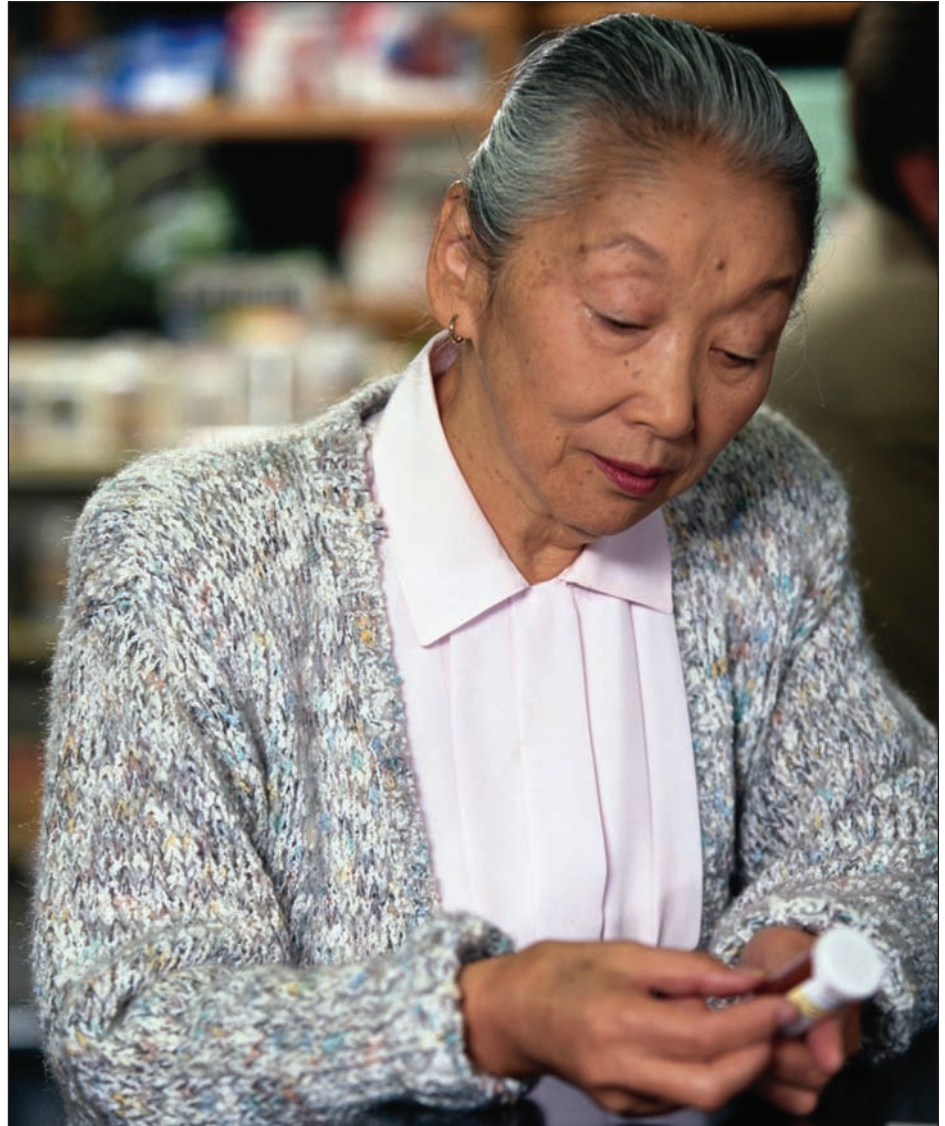
- Nonprescription medications, or over-the-counter medications, can be purchased without a doctor's prescription.
- Herbal or natural remedy medicines are individual herbs or herbal preparations. For the most part, they may be purchased without a doctor's prescription.

If your family member is taking prescription medicine, make sure to check with the physician or pharmacist before he or she takes OTC or herbal remedies. Many of the OTC medications have at one time or another been prescription medications. Make sure to read the label on the medication to see if it is the right one to use. Be certain you understand the directions and are aware of any warnings there might be related to taking this medication.

Both OTC and herbals can cause adverse reactions when taken in combination with some prescription medications. Nonprescription drugs are real medicine, and many prescription medications are based on herbal ingredients. Both can cause harmful interactions if not taken appropriately. Studies have shown that fewer than 30% of older adults take their medication properly.³

Food and Medicine

Drugs, whether prescription, OTC or herbal, can interact with food, preventing the drugs from working properly. Some medications should be taken an hour before or two hours after eating. Because some medications can cause stomach upset when taken on an empty stomach, they may need to be taken with a snack. Check with the doctor or pharmacist about which foods or drinks to avoid. Vitamins should generally not be taken at the same time as medications, as vitamins and minerals can interact with some drugs. Avoid taking medicine with any alcoholic beverage. Read the instructions carefully and completely on how to take any medicine, including prescription and OTC medications.



Ask the Doctor

- Be sure the doctor's chart lists all medications. Because an older person often has more than one physician, make certain the whole medical team is informed of any current medications. Ask if the primary care physician will coordinate the drugs.
- Be sure you know why each medication is being prescribed.
- Ask if a generic substitute may be used for a name brand drug, because generally it will save money.
- Be sure you understand the dose/amount to be taken, the frequency and whether or not taking it at the same time every day is important.
- Ask how long the medication should be taken.
- Ask about any known side effects or problems for which you should be watching.
- Ask for written instructions, if possible.

Ask the Pharmacist

- Ask the pharmacist about any adverse drug interactions, either with other prescription medications or with OTC or herbals.
 - Ask about common allergic reactions that you should watch for.
 - Ask about what to do if your family member misses a dose. Don't wait until it happens.
 - Ask if the medication is affected by heat, light or moisture.
 - Ask if you can cut or crush a tablet, or open a capsule.
 - Ask about food/drink interactions.
 - Ask if insurance covers any of the medications.
 - Ask about expiration dates to determine safe and effective use.
- If it is a new medication, ask for only half the prescription in case it causes a reaction.
 - If there is anything written on the bottle that you do not understand, ask about it.
 - Ask the pharmacist about a previously prescribed drug that might have a different name, for example, Tenormin®, the brand name, and Atenolol, the generic name for the same drug.

Physical Challenges

- If your relative suffers from arthritis, ask the pharmacist for oversized, easy open bottles.
- ***If young children visit, be sure to keep the bottles locked in a cabinet or on a high shelf.***

- If you or your family member have difficulty with reading small print, ask for large print prescription labels or use a magnifying glass to read.

Memory Problems

When memory problems interfere with taking medications appropriately, there are many helpful tools.

Some examples are:

- Special alarm clocks or watches to alert your loved one when it's time to take medicine.
- Calendars or charts that can be used to list the names of the drugs and the time they should be taken.
- Pillboxes or systems that help dispense the right amount of medicine at the correct time.



- Paging systems that will beep to help keep the medication schedule on track.
- Telephone medication reminder systems that will call when it's time to take the medicine.
- Medications dispensed in pre-packaged doses so that there is no need to worry about dispensing too much or too little.
- See *Resources to Get You Started* for companies offering these aids.

Cost-Saving Measures

Prescription medication costs accounted for nearly \$105 billion in 1999.⁴ It is projected that annual drug costs will triple between 2000 and 2010.⁵ Older Americans spend 33.9% to 40.2% of their out-of-pocket expenses on prescription medications.⁶

Expensive medications can often cause individuals to juggle prescription refills with necessary items such as food, utilities and housing costs. Medicare Part D is a new program for Medicare beneficiaries that helps with prescription costs. It is discussed on the next page. Following are some other suggestions that may assist in managing prescription medication costs:

- Ask about senior citizen discounts.

- Comparison shop at local pharmacies. Often pharmacies will meet other competitive prices.
- Ask about the generic equivalent for a prescription.
- Ask about a larger quantity of pills per prescription. Often larger quantities of 100 pills or more are less expensive.
- Ask if the medication can be split. You can often save by asking your family member's doctor to prescribe your medication at a dosage that can be split. *Example: If he or she takes 20 mg per day of a medication, request a 40 mg dose, purchase a pill splitter, cut the pill in half and take over two days.* Make sure to check with the pharmacist to see if there is a time limit on when a split pill must be taken.
- Investigate mail order.
- Contact organizations related to your loved one's disease e.g., Parkinson's, ALS, MS, Alzheimer's, and ask about a pharmacy discount program.
- Contact Pharmaceutical Research and Manufacturers of America (PhRMA) to receive a directory of participating pharmaceutical programs. It offers many prescription drugs free of charge to older adults and people who cannot afford them. Call 800-762-4636 or access them

online at www.phrma.org.

- Contact the local Area Agency on Aging regarding senior pharmacy programs in your loved one's area, including any state-sponsored prescription assistance programs. They assist eligible seniors in locating sources for reimbursement to help pay for prescription medications. You may also get information by calling the Eldercare Locator at 1-800-677-1116.
- Contact the Medicine Program, which assists in obtaining prescriptions for those who qualify. The site is www.themedicineprogram.com, or call 573-996-7300.
- Investigate buying prescriptions online.

Buying Prescriptions Safely Online

Purchasing medications via the Internet, from a legitimate pharmacy site, may often provide individuals with an easy, private, cost effective means of obtaining their medications. Legitimate sites offer the ability to consult with a licensed pharmacist in the privacy of one's home. There is access to abundant product information, and ease of comparative product shopping. There are, however, some precautions to take when ordering medications online:



- Do not order from companies that only require completion of a questionnaire.
- A physical exam by a doctor and a prescription should be required for any prescription medication.
- Do not buy from sites that don't offer access to a registered pharmacist for questions.
- Do not buy from sites that don't identify with whom you are dealing or do not provide a U.S. address and phone number for problems.
- Check to see if the pharmacy is VIPPS (Verified Internet Pharmacy Practice Sites) certified. This certification is voluntary but has rigid conditions for certification. You may

also check with the National Association of Boards of Pharmacy to see if the site is a licensed pharmacy in good standing. VIPPS is an assurance that such sites are meeting all applicable state and federal requirements. They can be reached at 847-391-4406 or on the Internet at www.nabp.net.

- Do not provide any personal information such as Social Security number, credit card or health history, unless you are confident that the site will protect the information. Make certain the site does not share your family member's information with others without permission.

Medicare Part D: Prescription Drug Program⁷

Effective January 1, 2006, Medicare introduced a prescription drug program. This program was established under the Medicare Modernization Act of 2003 with the intent of reducing the financial burden of prescription drug costs for beneficiaries, especially those with low incomes and those with extremely high out-of-pocket expenses. The prescription drug program under Medicare is known as Medicare Part D.

Under the law, Medicare Part D will pay for outpatient drug coverage through Medicare-approved private drug plans, giving beneficiaries access to a standard drug benefit or its equivalent. Medicare has defined the minimum requirements for standard coverage. While plans may vary, in general they will have a monthly premium based on the plan an individual chooses and include deductibles and co-pays.

The plan is available to Medicare Beneficiaries with Medicare Part A, Part B or both and is included under certain Medicare Advantage Plans. If included under Medicare Advantage, the plan must be at

least comparable to the Medicare approved Standard Prescription Drug plan. Like Medicare Part B, the Medicare Prescription Drug Program is voluntary but there can be penalties for delayed enrollment, unless an individual has coverage under another prescription plan, such as an employer plan, that is at least comparable to the Medicare Standard Prescription Drug Plan.

Medicare Part D will cover both generic and brand-name drugs, but plans may have different rules about what drugs are covered in different categories. Most plans will have a formulary

which lists the drugs covered under the plan. Prescription Drug plans are required to contract with local pharmacies. If your loved one is enrolling in a plan, it would be important to check if that plan covers the medications he or she is taking and to learn which local pharmacies may be used under the plan. Your family member's pharmacy should be able to let you know in which plans it participates. Some plans will allow medications to be ordered through the mail.

Assistance with the cost of the Medicare Prescription Drug program is available to certain indi-

viduals with limited income and assets. Assistance can be provided for covering the monthly premium, yearly deductible and prescription co-payments. To qualify for prescription drug assistance within a state, your family member should check to see how these programs might be impacted by the Medicare Prescription Drug plans. For more detailed information about the Program, as well as assistance that may be available, look in the *Resources to Get You Started* section of this guide. It contains a number of resources related to the Medicare Prescription Drug Program.

The chart below illustrates how, in most instances, the Medicare-approved standard Prescription Drug plan worked for 2006. Deductibles and co-payments may be subject to change in the future.

Medicare-Approved Standard Prescription Drug Plan – 2006⁸		
Prescription Drug Costs	Medicare Pays	Individual Pays
\$0 - \$250 (Annual Deductible)	\$0	100%
\$250 - \$2,250	75% of drug costs up to \$1,500	25% of drug costs up to \$500
\$2,250 - \$5,100	0% of drug costs	100% of drug costs up to \$2,850
Subtotal: Up to \$5,100	Up to \$1,500	Up to \$3,600 out-of-pocket
Over \$5,100 (Catastrophic Benefit)	95%	5% or \$2 co-pay/generic or \$5 co-pay/brand name

Helpful Hints

- If you feel uncertain about any of the medications your relative takes, do not be afraid to ask questions. Knowing what the medications are for, how to take them and what side effects might be expected can help to prevent future complications or problems related to medication.

- If your loved one takes a number of medications and/or takes medications at various times of the day it is sometimes helpful to pre-pour them. Inexpensive plastic organizers are available at most pharmacies. They usually accommodate a week's worth of medications and can be organized for either a single time each day or mul-

multiple times each day depending upon which type you purchase. They can also be helpful if your family member is taking a short trip and needs to take up to a week's worth of medication along.

- Be sure to keep an up-to-date listing of medications and any medication allergies. This listing should include over-the-counter medications and herbal remedies as well as prescription drugs. You should bring this list to any physician visits, including to the primary physician if there have been any additions since the last visit. It is important that all of the doctors are aware of the complete medication list. Medication prescribed by a specialist could potentially impact or be impacted by another medication your relative is taking.
- In addition to making all doctors aware of all of the medications, you should be sure your relative discusses all medical conditions he or she may have. Some medications may be harmful if an individual has certain medical conditions.
- Keep an updated listing of all of the medications and any medication allergies in a place that is known to family members or others who may be



asked for information in the event that your loved one needs emergency care and is unable to provide this information himself or herself. Medications and allergies are important pieces of information for physicians and other emergency personnel.

- If you are purchasing an over-the-counter medication for your relative, it is important to read and understand the included information about its uses, warnings and directions including any risks for those with certain health problems and any potential drug interactions and side effects. If you have any questions, you can use the pharmacist as a resource. Your loved one's regular pharmacist would have a record of all of his or her prescription medications and would be able to help you evaluate if any of the other medications would be affected by the over-the-counter medication.
- Keep track of any side effects your family member may be experiencing and let the doctor know right away about any unexpected symptoms or changes in how he or she is feeling.
- When your loved one is traveling, he or she should bring an

up-to-date list of medications so that it will be available should he or she need to seek medical treatment for any reason. If your family member is traveling by plane or another mode of transportation where it is possible to be separated from his or her luggage, it is safest to hand-carry the medications so that your loved one will not have a problem should his or her luggage be lost in transit.

- Keep all medications in a single safe place (unless one or more requires special storage such as refrigeration). Go through them at least once a year and discard any that are old or expired. Additionally, if a medication is discontinued or replaced by another medication, you should immediately dispose of it.
- Check the label and instructions each time a prescription is filled to make sure you have received the right medicine and dosage. Also consult the pharmacist if the medication looks different from that which your relative has been taking, even if the label is correct. Sometimes pharmacies will change the generic drug they are using and the same medication will have a different look, but you should

always check unless the pharmacist has notified you that such a change has been made.

Resources to Get You Started

Books and Publications

The Federal Citizen Information Center (FCIC) of the U.S. General Services Administration

The FCIC website offers a number of valuable consumer guides from government agencies, including free publications from the U.S. Food and Drug Administration (FDA) such as *Drug Interactions: What You Should Know*, *Buying Prescription Medicines Online: A Consumer Safety Guide*, and *Think It Through: A Guide to Managing the Benefits and Risks of Medicines*. These and other publications can be obtained through the website www.pueblo.gsa.gov or by calling 1-888-878-3256, weekdays from 8am to 8pm, Eastern time.

Medicare Prescription Drug Program

The Medicare website can be accessed at www.medicare.gov. It contains local and state specific information on available Medicare Prescription Drug plans, an individual plan

comparison capability based on an individual's Medicare number and demographic information, and a formulary finder to allow individuals to search formularies in their state in relation to medications they are currently taking. A section of the site entitled "Prescription Drug Plan" contains plan information and tools including an interactive one that allows the individual to narrow the search for a plan based on personal preferences such as cost, coverage and convenience.

It also provides publications that can be either downloaded and printed or ordered, including *What Medicare Prescription Drug Coverage Means to You: A Guide to Getting Started*.

Individuals may also call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users may call 1-877-486-2048. When calling it is helpful for individuals to have their Medicare Card, a list of the medications they take, and the name of the pharmacy they use so that those assisting can provide the most individualized and effective information.

Medication Aids/ Reminders

E-pill medication reminders offers various types of medication reminders, pill organizers,

automatic pill dispensers, multi-alarms and medical watches. www.epill.com The company may also be reached by calling 1-800-549-0095.

MD.2 Personal Medication

System is a home-based system that will help dispense any solid oral medication simply by the user pressing a large external button when the alarm sounds. It also gives verbal and text reminders for non-oral or specific medication directions. Reach them by writing to: Interactive Medical Developments, L.C., P.O. Box 578, Webster City, IA 50595-0578, phone: 877-563-2632, fax: 515-832-3397 or on the Internet at www.imd2.com.

On-Time-RX works with a Palm™ handheld device. This program allows those with a handheld or Palm™ computer to set reminders for times, dosing, memory triggers, etc., for their medications. You can reach them by mail, phone or Internet. AmeliaPlex, Inc., 1103 East Amelia St., Orlando, FL 32803, phone 888-383-8688, fax 407-835-1001 or on the Internet at www.ontimerx.com.

Verbaprompt is a telephone service providing verbal prompts as medication remind-

ers to people who need them. It also gives prompts to assist with performing other medically necessary tasks. Reach them by calling 800-423-3717 or access them on the internet at www.verbaprompt.com.

Internet Sites

AARP

The AARP website offers a 28-page consumer guide to the new Medicare Prescription Drug Program entitled *The New Medicare Prescription Drug Coverage: What You Need to Know* which can be downloaded and printed from their website as well as a booklet that can be ordered online entitled *Medicines Made Easy (D18366)*, which explains how to safely and effectively manage medications. The website also offers an online consumer guide to help individuals find effective and affordable drugs by providing comparative information on comparable drugs and their costs. Access it at www.aarp.org.

Benefits Check Up Rx

The National Council on the Aging (NCOA) offers *BenefitsCheckUpRx*, a free, confidential tool that older adults or their families can use to locate programs to help defray the high cost of prescription drugs.

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SINCEYOU CARE

Medication Record Information

Provide the doctor(s) with a copy of this record.

Pharmacy Name: _____

Telephone Number: _____

Drug Allergies: _____

Name of Drug (Brand Name and Generic)	Dosage Amount	Time(s) of Dosage	Reason for Prescription	Prescribing Physician	Date First Prescribed	Special Requirements <i>(e.g. Take with food)</i>
Herbal Remedies and/or Over-the-Counter Medications	Dosage Amount	Time(s) of Dosage	Reason for Taking	Special Requirements <i>(e.g. Take with food)</i>		

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The Internet tool screens older adults for eligibility and, if they qualify, provides them with a list of over 240 cost-saving prescription drug programs. Access it at www.benefitscheckuprx.org

Food and Drug Administration

This is the regulatory division of the Federal government that monitors and regulates food and drug safety. Its Consumer Affairs Office has information about the safe use of medications. You may contact the FDA at: Food and Drug Administration, 5600 Fishers Lane, Rockville, MD 20857 or call 1-888-INFO-FDA. You may access the FDA website at www.FDA.gov.

Healthtouch® Online

Healthtouch Online is an information guide only, compiling information from a variety of credible consumer health organizations. They have an extensive medication guide containing information about a variety of prescription drugs. www.healthtouch.com

National Alliance for Caregiving

On the National Alliance for Caregiving website, www.caregiving.org, there are two helpful tools for family caregivers dealing with Medicare Part D

for their family members, *7 Tips to Help You Help Your Parents with Part D and New Medicare Prescription Drug Coverage: A Message for People Who Care for Someone with Medicare*. In addition, there are some general publications for family caregivers dealing with Medicare for relatives and friends. And you can also access *BenefitsCheckUpRx* from this website.

National Institutes of Health

The National Institutes of Health (NIH) Senior Health website contains information related to medication safety, how medications work in the body and frequently asked questions about both prescription and over-the-counter medications. The site, which can be accessed at <http://nihseniorhealth.gov/takingmedicines/toc.html>, also provides a link to Medline Plus, a service of both the U.S. National Library of Medicine and NIH, which includes information related to general medication safety as well as specific medications used to treat a variety of medical conditions. To access Medline Plus directly go to www.nlm.nih.gov/medlineplus/medicines.html.

SENIORmedsafety

The SENIORmedsafety website is part of a program called “Seniors and Medicine: Proper Use for Good Health” to increase public awareness and provide education related to drug interactions and possible side effects. Sponsored by the National Council on Aging and the Quigley Corporation, the website provides sections on drug interactions and medication safety tips as well as the ability to e-mail questions to a pharmacist. It can be accessed at www.senior-med-safety.com.

Useful Tools

Enclosed are two tools to help you with medication management.

- Medication Record Information
- Pillbox Setup

This booklet offers general advice, however, it is not a substitute for consultation with an appropriate professional. Please see a health care professional, attorney, or other appropriate professional when determining how the information and recommendations discussed in this booklet apply to your specific situation.

Endnotes

- ¹ Marsa, Linda, *Improved Medications Have a Downside for Seniors*, Los Angeles Times, October 21, 2001.
- ² Gurwitz, Jerry H., et al., *Incidence and Preventability of Adverse Drug Reactions Among Older Persons*, JAMA, The Journal of the American Medical Association, Vol 289, No. 9, 1107-1116, March 5, 2003.
- ³ SeniorLink.com, "Dad, Did You Remember to Take Your Pills?" www.seniorlink.com 2002.
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- ⁵ Ned Grossman, *Taking Charge of Prescription Drug Costs*, Government Finance Review, v19 i2 p37(5), April 2003.
- ⁶ Crystal, S. Johnson, R., Harman, J. *Out-of-Pocket Health Care Costs Among Older Americans* Journal of Gerontology: Social Sciences 55B, S51-S62 2000.
- ⁷ *Medicare & You*, Centers for Medicare & Medicaid Services, Publication # 10050, September 2005. Available on www.medicare.gov, or by calling 1-800-MEDICARE. This section is adapted from information contained in the *Medicare & You* 2006 guide.
- ⁸ *The Medicare Prescription Drug Coverage: What You Need to Know*, AARP, 2005, available at www.aarp.org - The chart related to the "Medicare-Approved Standard Prescription Drug Plan - 2006" is adapted from this AARP Publication.

About the Authors of Since You Care®

Since You Care guides are prepared by the MetLife Mature Market Institute in cooperation with the National Alliance for Caregiving and MetLife's Nurse Care Managers.

MetLife Mature Market Institute® is the company's information and policy resource center on issues related to aging, retirement, long-term care and the mature market. The Institute, staffed by gerontologists, provides research, training and education, consultation and information to support Metropolitan Life Insurance Company, its corporate customers and business partners. MetLife, a subsidiary of MetLife, Inc. (NYSE: MET), is a leading provider of insurance and other financial services to individual and institutional customers.

MetLife Nurse Care Managers are available to MetLife's long-term care customers and their caregivers, on a daily basis, to help identify and resolve care-giving questions and concerns through counseling and referral.

National Alliance for Caregiving

Established in 1996, the National Alliance for Caregiving is a non-profit coalition of national organizations that focuses on issues of family caregiving across the life span. The Alliance was created to conduct research, do policy analysis, develop national programs and increase public awareness of family caregiving issues.

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